



Signed: December 02, 2009

*Leslie Tchaikovsky*

LESLIE TCHAIKOVSKY  
U.S. Bankruptcy Judge

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Attorney for debtor  
Pamela I. Wolpa

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 09-44811

Chapter 13

Pamela I. Wolpa,

ORDER VALUING LIEN OF JUNIOR  
LIENHOLDER KEYS CONDOMINIUM OWNERS  
HOMEOWNERS ASSOCIATION'S CLAIM AS  
WHOLLY UNSECURED AND VOID THE JUNIOR  
LIEN

Debtor.

On July 1, 2009, Debtor filed a motion to value the junior lien of KEYS CONDOMINIUM OWNERS HOMEOWNERS ASSOCIATION (hereinafter Lienholder) against the property commonly known as 470 N. Civic Dr., #206, Walnut Creek, CA 94596, which lien was recorded in County of Contra Costa Recorder's Office on or about on July 11, 2007, with Document No. 2007-0199093-00 (hereinafter the Lien).

The court finds that notice of the motion upon Lienholder was proper. Lienholder having failed to file timely opposition to Debtor's motion, the court hereby orders as follows.

(1) For purposes of Debtor's chapter 13 plan only, the Lien is valued at zero, KEYS CONDOMINIUM OWNERS HOMEOWNERS ASSOCIATION does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. [§§ 506, 1123(b)(5) and 1141 / §§ 506, 1322 (b)(2) and 1327].

(2) This order shall become part of Debtor's confirmed chapter 13 plan.

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2 (3) Upon entry of a discharge in Debtor's chapter 13 case, the Lien shall be voided for all  
3 purposes, and upon application by Debtor, the court will enter an appropriate form of  
4 judgment voiding the Lien.

5 (4) If Debtor's chapter 13 case is dismissed or converted to one under another chapter before  
6 Debtor obtains a discharge, this order shall cease to be effective and the Lien shall be  
7 retained to the extent recognized by applicable nonbankruptcy law, and upon application by  
8 the lienholder, the court will enter an appropriate form of order restoring the Lien.

9 (5) Except as provided by separate, subsequent order of this court, the Lien may not be  
10 enforced so long as this order remains in effect.  
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18 \*\*\*\*\*END OF ORDER\*\*\*\*\*  
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COURT SERVICE LIST

**Office of the U.S. Trustee**

1301 Clay Street #690N  
Oakland, CA 94612

**Chapter 13 Trustee**

Martha G. Bronitsky  
P.O. Box 5004  
Hayward, CA 94540-5004

**Alameda County Property Tax Department**

P.O. Box 5218  
Pasadena, CA  
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**KEYS CONDOMINIUM OWNERS HOMEOWNERS ASSOCIATION**

C/O PRO SOLUTIONS  
Catherine Tucker, Association Agent  
PO Box 311  
Pittsburg, CA 94565